

IN RE:

LISA R. LOMBARDO

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-23257

Chapter 13

Document No.: 134

**ENTERED BY DEFAULT**

ORDER OF COURT

AND NOW, this 21st day of March, 20 25, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

FILED  
3/21/25 11:03 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

IN THE COURT:  
  
U.S. BANKRUPTCY JUDGE dmr

In re:  
Lisa R. Lombardo  
Debtor

Case No. 19-23257-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Mar 21, 2025

Form ID: pdf900

Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 23, 2025:

Recip ID	Recipient Name and Address
db	+ Lisa R. Lombardo, 1756 Rostraver Road, Belle Vernon, PA 15012-4306
15106786	Absolute Resolutions Investments LLC, c/o Stoneleigh Recovery Associates, PB 1479, Lombard, IL 60148
15106795	+ Municipal Authority of Westmoreland Co., POB 800, Greensburg, PA 15601-0800
15106797	PNC Bank, 249 Fifth Avenue, 1 PNC Plaza, Pittsburgh, PA 15222

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 22 2025 01:15:13	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15124085	Email/Text: Bankruptcy@absoluteresolutions.com	Mar 22 2025 00:46:00	Absolute Resolutions Investments, LLC, c/o Absolute Resolutions Corporation, 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437
15146288	Email/Text: ally@ebn.phinsolutions.com	Mar 22 2025 00:46:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
15106787	+ Email/Text: ally@ebn.phinsolutions.com	Mar 22 2025 00:46:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
15106788	+ Email/Text: creditcardbkcorrespondence@bofa.com	Mar 22 2025 00:46:00	Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998-2238
15106789	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 22 2025 00:53:46	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15112108	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 22 2025 00:54:18	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15106790	+ Email/Text: bankruptcy@cavps.com	Mar 22 2025 00:47:00	Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2321
15107987	+ Email/Text: bankruptcy@cavps.com	Mar 22 2025 00:47:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15106791	+ Email/PDF: ais.chase.ebn@aisinfo.com	Mar 22 2025 01:04:36	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
15106792	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 22 2025 00:46:00	Comenity Bank/Bon Ton, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15106793	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 22 2025 00:46:00	Comenity/MPRC, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15106794	Email/Text: bankruptcydpt@mcmcg.com	Mar 22 2025 00:46:00	Midland Credit Management, POB 301030, Los Angeles, CA 90030-1030
15140054	Email/Text: Bankruptcy.Notices@pnc.com	Mar 22 2025 00:46:00	PNC Bank, National Association, Attn:

District/off: 0315-2

User: auto

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			Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
15136766	Email/Text: Bankruptcy.Notices@pnc.com	Mar 22 2025 00:46:00	PNC Bank, National Association, P.O. Box 94982, Cleveland, OH 44101
15106798	Email/Text: Bankruptcy.Notices@pnc.com	Mar 22 2025 00:46:00	Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
15106799	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 22 2025 01:04:44	Portfolio Recovery Assoc., PO Box 12914, Norfolk, VA 23541
15139883	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 22 2025 00:53:24	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15106796	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 22 2025 00:53:21	PayPal Credit, POB 5018, Lutherville Timonium, MD 21094-5018
15106800	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 22 2025 00:54:05	Synco/Toys R Us, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15107334	^ MEBN	Mar 22 2025 00:44:46	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15106801	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 22 2025 00:54:05	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15106802	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 22 2025 00:54:21	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15106803	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 22 2025 00:54:06	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15141665	Email/Text: BNCnotices@dcmsservices.com	Mar 22 2025 00:46:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15106804	+ Email/Text: bankruptcy@firstenergycorp.com	Mar 22 2025 00:46:00	West Penn Power, POB 3687, Akron, OH 44309-3687

TOTAL: 26

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Ally Bank
cr		PNC BANK NATIONAL ASSOCIATION

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 23, 2025

Signature: /s/Gustava Winters

District/off: 0315-2

User: auto

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 21, 2025 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION blemon@kmlawgroup.com lemondropper75@hotmail.com
Denise Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com
Jillian Nolan Snider	on behalf of Creditor Ally Bank jsnider@fbtlaw.com rmccartney@fbtlaw.com
Mary Bower Sheats	on behalf of Debtor Lisa R. Lombardo mary@mbsheatslaw.com mbsheats@gmail.com;sheats@gubinskylaw.com;g19303@notify.cincompass.com;sheats.maryb123008@notify.bestcase.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Stephen Russell Franks	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION amps@manleydeas.com

TOTAL: 7